Avoiding scams



Smart ways to protect yourself

AgeUKIG05

Information written with you in mind.

This information guide has been produced with the help of older people and carers as well as expert peer reviewers.

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What this guide is about

Any of us can fall victim to a scam. Scams are increasingly common and many people are caught out. They can be very distressing, and the impact is often emotional as well as financial. If you've been the victim of a scam, remember that you're not alone.

The good news is that there are ways to help avoid being taken in by a scam if you know what to look for.

This guide can help you spot the warning signs that someone might be trying to scam you. It will explain:

- the ways scammers might try to approach you
- what you can do if you think you're being scammed
- how to avoid being deceived by scams in the future.

As far as possible, the information given in this guide is applicable across the UK.



This symbol indicates where information differs for Wales and Northern Ireland.

What is a scam?

Scams are a way of cheating people out of their money. The criminals who operate them are sometimes called fraudsters, swindlers or con artists. In this guide, we refer to them as scammers.

A scammer may try to approach you on your doorstep, by post, over the phone or online. They'll often pretend to be someone they're not, or make misleading offers of services or investments.

New digital ways of communicating have led to an increasing number of scams – and more people being tricked by them. But you can protect yourself by knowing what to look out for, and what to do if you suspect a scam.

What if someone I know is being scammed?

This guide is about protecting yourself against scams. But any tips you read here also apply to friends and family. If you're worried that someone you know is being scammed, you should:

- **look out for warning signs**. If, for example, the person is getting unusually large amounts of post or spending a lot of money, give them some relevant advice from this guide (perhaps even share the guide with them) and encourage them to report the scam.
- **find support**. The charity Think Jessica can help you support someone who doesn't believe they are being scammed (page 36). Also, check out some of the other useful organisations listed at the back of this guide (pages 31-36).

Types of scam

This guide covers the seven most common types of scam. You'll find out how to spot them and what to do next.

Doorstep scams

Scammers may knock on your door pretending to be people they're not in order to get money out of you.

Find out more on page 8.



Mail scams

You may receive post containing false claims or offers to try to steal your money.

Find out more on page 12.



Phone scams

Scammers could ring up and try to get your personal information or persuade you to buy products you don't need.

Find out more on page 14.



Email and online scams

You may receive emails or come across fake websites pretending to be legitimate or trying to tempt you with fraudulent offers.

Find out more on page 17.



Relationship scams

Some scammers try to earn your trust by forming a pretend relationship in order to get money from you.

Find out more on page 20.



Identity theft

Scammers may try to get hold of your personal details and use them to access your savings or run up debts in your name.

Find out more on page 22.



Investment and pension scams

Scammers may try to steal your pension, perhaps by offering seemingly attractive investment opportunities.

Find out more on page 25.



Doorstep scams



Doorstep scammers often target older people, so it's a good idea to know what to look out for.

A scammer may knock on your door and pretend to be a trader, charity collector or simply in need of help. They may seem polite and friendly – but that doesn't mean you can trust them.

Things to watch out for

- Traders who say they've noticed something wrong with your property that they can fix.
- 'Police officers' who ask to see your bank cards and PIN numbers – the real police wouldn't ask for this information.
- Pushy sellers with large discounts or time-limited offers.
- People who claim to be from gas and electricity companies but don't have an official ID badge.
- Deliveries of any goods or products that you didn't order.
- 'Charity collectors' who seem pushy or can't supply a registered charity number (you can check details with the Charity Commission – see page 32).
- People who ask to come in to your home because they say they need help, for example to use your phone, or because they feel unwell or want to use the toilet.

What to do

You don't have to open the door to anyone you don't know. If you do, always think: **Stop, Lock, Chain and Check**.

- **Stop** – Are you expecting anyone?
- **Lock** – If not, lock any other outer doors before answering the front door, as some scammers do work together.
- **Chain** – Put the door chain on (but remember to take it off again or people with a key, like home help, won't be able to get in). Look through the window or spy-hole to see who's there.
- **Check** – Ask for an identity card and examine it carefully. If you're still unsure, phone the company the person says they're from. Get the number from a bill or your phone book. Don't worry about leaving someone waiting – if they're who they say they are, they won't mind. If you're being pressured or feel unsafe, contact friends, family or the police.

Good to know 

Do you get uninvited post advertising products and services, for example, pizza delivery flyers or leaflets advertising local businesses? This is junk mail, and while these aren't always scams, they can be irritating. For more information see page 12.

More top tips to avoid doorstep scams:

- Never buy from doorstep sellers.
- Ask for a 'No cold callers' sign from your local council or get a printable version online, and put it in the window.
- Set up a password with your utility providers to be used by anyone they send round so you can be sure they're genuine.
- Don't be embarrassed to say 'No' or ask people to leave.
- Never sign anything on the spot – take the time to think about any offer, even if it seems genuine. Where home improvements are concerned, it's always best to get several written quotes before deciding.
- Don't accept deliveries of anything you didn't order that's addressed to you. If you accept them without realising, contact the company they were sent from or your local police.
- **Think: if it sounds too good to be true, it probably is.**

Good to know 

For ways to check someone's credentials, see page 27. To report a scam, see page 29.

Who to contact

- If you've been scammed on your doorstep, contact your local Trading Standards through the GOV.UK website (page 33).
- If you suspect you've been scammed, contact Action Fraud (page 32).
- To check if someone is genuinely from your phone, energy or water supplier, call up using the number on your latest bill.



To check if a charity is officially registered, contact the Charity Commission (page 32). In Northern Ireland, contact the Charity Commission Northern Ireland (page 32).

- Dial 999 in an emergency or 101 if you're not in immediate danger and want to report the incident.

"After I lost £400 to a doorstep scam, my local Age UK came and placed 'no cold callers' stickers on my door and window. I haven't been bothered since."

Jan, 80



For more information

See our guide **Staying safe** for more information about rogue traders and staying safe at home.

Mail scams

Mail scams are sent by post and may be addressed to you directly by name. They contain fake claims or offers that are designed to con you out of your money.



What to watch out for

- Lotteries, including foreign lotteries, or prize draws claiming you've won a fortune. These often look legitimate, with barcodes or ID numbers. The letter will ask you to pay an administration fee, buy a product or call a premium-rate phone number to claim your winnings.
- Psychics and clairvoyants who claim to have seen something in your future.
- 'Pyramid' investment schemes, which ask you to pay a fee and recruit friends or family members to get a return on your investment.
- People asking for money because of unfortunate circumstances, like illness or poverty.
- Letters from a 'solicitor' about an unclaimed inheritance, often from a 'relative' overseas that you've never heard of.

What to do

- **Reject:** If you receive a letter you think is a scam, ignore it and throw it away. Never reply.
- **Report:** Join the Mail Marshal scheme. You send them your scam mail so they can catch criminals. You can find out more on the Friends Against Scams website (page 33).
- **Ignore:** Don't call any premium-rate phone lines mentioned in these letters. These numbers start with 09 and can cost up to £4 per minute to call.
- **Verify:** If you're unsure, check the details of the organisation or solicitor.
- **Opt out:** Try to avoid being added to mailing lists. For example, when you register to vote, tick the box to opt out of the 'edited register' (also known as the 'open register') as this can be used to send unsolicited marketing mail.
- **Reduce:** Register with the Mailing Preference Service (page 34). This will stop many direct-mailing companies from contacting you, but not all of them. Ultimately, it's not always easy to control what people send you, but you can control your response.

Who to contact

- Tell Royal Mail if you think you've received scam mail and send it to them with a covering letter (page 35).
- Report details of overseas scams to the Citizens Advice consumer service (page 33).



- Contact the Solicitors Regulation Authority (page 35) if you get a letter from a solicitor and aren't sure it's genuine. They can tell you if the solicitor's firm is registered and check a list of reported scams on their website. In Northern Ireland, contact the Law Society of Northern Ireland (page 34).

Phone scams

Scammers often try to trick people over the phone, so be wary of uninvited or unexpected calls.



What to watch out for

- Calls supposedly from your bank or the police about fraudulent use of your credit or debit card, or bank account. A scammer will ask for your PIN number and may tell you to give your bank card to a courier. Neither your bank nor the police would ever do this.
- Pushy sales calls or investment opportunities that seem too good to be true.
- Calls about your computer. The person calling may say your computer has a virus and ask you to download software to fix it. This is actually 'spyware' that will give them access to all your online information.
- Be wary of any cold calls or texts from strange numbers offering products or services, such as pension or debt management.
- Calls claiming to be about correcting your Council Tax band or giving you a Council Tax rebate. Your council would never call you about a rebate out of the blue.
- Calls asking you to pay to renew your membership of the Telephone Preference Service (page 35). The service is free and calls asking you to pay for it are scams.

What to do

- **Say no**. Ignore a caller that asks you for personal information such as your PIN number or tells you that your computer has a virus.
- **Report any scams**. Forward unwanted texts to 7726 for free so your mobile phone provider can flag potential scams.
- **Check the line**. Be aware that scammers can keep your phone line open even after you've hung up. Use a different phone, call someone you know first to check the line is free, or wait at least 10 to 15 minutes between calls to make sure that any scammers have hung up.
- **Use an answerphone**. If you have an answerphone on your landline or voicemail on your mobile, use it to screen your calls.
- **Check your calls**. Get a caller ID device to see who's calling. Be aware though that some scammers appear as a legitimate number, for example, your bank or utility company.
- **Try call blocking**. Some phones have call blocking features to stop unwanted calls. If yours doesn't, you can use a separate call blocker. Some blockers come pre-programmed with known nuisance numbers and some allow you to add numbers to that list when you get a nuisance or scam call. You can buy call blockers from various retailers and some local authorities provide them.
- **Cut the cold calls**. Join the free Telephone Preference Service (TPS) (page 35). This should cut the number of cold calls you receive, though it won't necessarily block all scammers. TPS has a service to stop cold calls to mobile phones too. Go to their website or text 'TPS' and your email address to 85095 to register.

Who to contact

- Contact Action Fraud to report a scam (page 32).
- Contact your bank if you receive a call about your bank account or credit card that concerns you.
- Call, text or go online to TPS to register with its service (page 35). There's a free call blocker to stop scam and nuisance calls available to those identified as most vulnerable by a doctor, Trading Standards officials or local councils.
- Ask your landline provider about what call-blocking services they provide – these are normally free to customers.

"I installed a call-blocking system which has almost stopped all nuisance calls."

Bob, 80



Good to know

A 'cold call' is a phone call out of the blue from a company or person you've never dealt with before, usually trying to sell you something. They aren't always scams, but they can be irritating.

Email and online scams

Things like email and online shopping can make our lives a lot easier, but they also create opportunities for fraud. Digital scams are becoming increasingly common and sophisticated, so it's good to know how to keep yourself safe.



What to watch out for

- Fake websites – these often look like a trusted organisation's real site to get you to give personal information. For example, you could get an email claiming to be from your bank, which directs you to a fake website and asks you to enter your account details.
- Any emails from abroad asking for money – this may appear to be a stranded friend or relative asking for help, but is actually a scammer who has broken into ('hacked') that person's email address. Or it could be an email asking you to transfer a sum of money abroad in return for a larger reward later.
- Emails with attachments – some attachments contain viruses that 'infect' your computer. These could seem to be from someone you know, but their account may have been hacked.
- Tax refund emails – an email claiming to be from HM Revenue and Customs (HMRC) offering you a tax refund if you enter your details. The real HMRC would never email to give you a tax refund. This is a common scam and many people have fallen victim to it.
- Invoice emails – these appear to be from companies that you deal with regularly, or even a solicitor, and can seem genuine.

What to do

- **Strong password:** Always create a strong password for any online accounts, as this will help prevent your account being hacked. Your email account is a gateway to lots of other accounts, so always use a password you don't use for anything else.
- **Ignore attachments:** Don't open any attachments to an email unless you know they're safe.
- **Leave the links:** Don't click on any links within emails that claim to direct you to your bank, utility company or HMRC. Always search for the website yourself instead.
- **Report and delete:** Report scam emails to the government's Suspicious Email Reporting Service at report@phishing.gov.uk and then make sure you delete them.
- **Don't reply:** Never reply to scam emails, even to say 'No'. This will let the scammer know that your email address is active and they'll send you more emails.
- **Double-check:** If you get an unexpected request for payment from someone claiming to be a trusted company or your solicitor, look up their phone number and give them a call to double-check.
- **Filter junk:** Check your email account is set up to filter junk (or spam) mail. This may help remove some suspicious emails from your inbox automatically.
- **Stay virus-free:** Make sure you have anti-virus software installed on your computer to protect it from viruses.
- **Check your preferences:** When shopping online, you may be asked if you want to receive mail or emails from the company. Make sure you tick or untick the correct box. You can also unsubscribe from any mailing lists you have signed up to.

Who to contact

- To report scam emails, contact Action Fraud (see page 32).
- Get more advice on how to deal with scam emails from **www.getsafeonline.org** or look at the 'Help' pages of your email account provider.

"Dad and I both installed anti-virus software one weekend. We both feel better for it!"

Sophie, 54



Good to know

To make a strong password, try using three random words, such as SkyChairYellow – but don't copy our one! Don't include any words that include personal information, such as your name.

Relationship scams

Dating websites can be a great way to meet someone from the comfort of your own home. But always be careful. Some scammers use these websites to win people's trust and get money from them.



What to watch out for

- Someone asking for personal information, like your full name, address, date of birth or bank details.
- Conversations that get personal very quickly.
- Someone who only tells you vague details about themselves, and nothing that can be checked.
- Someone who quickly suggests talking by email, text or phone rather than via the website where you met them.
- Emotional stories in which someone asks for money, for example claiming that they've fallen on hard times or that their relative is ill.
- Someone asking you to keep the relationship secret from your friends or family.
- Someone asking for money in order to come and visit you because they live far away.

What to do

- **Report and block**: If you become suspicious, most dating platforms and social media sites will let you report a member. You should also be able to block any members that make you feel uneasy or unsafe.
- **Keep safe**: If you arrange to meet someone, meet them in a public place and always let someone know where you will be.
- **Keep it private**: Don't share too many personal details, such as your full name, date of birth or bank details.
- **Money matters**: Don't send money to someone you've never met, no matter what reason they give or how long you've been speaking to them.
- **Check them out**: Have a good look at the person's profile and check they're genuine by putting their name, profile pictures or any repeatedly used phrases and the term 'dating scam' into your search engine.

Who to contact

- If you've lost money in a relationship scam or you think you've been targeted, report it to Action Fraud (page 32).

"I found out mum had sent over £1,000 to someone she'd met on Facebook."

Amy, 64



Identity theft

Identity theft is when your personal information (like your name, date of birth or address) is stolen and used to commit acts of fraud. These could be things like raiding your bank account, buying goods in your name, or getting credit cards. Scammers try to get personal details in many different ways, and you may not realise they've got yours until it's too late.



What to watch out for

- Any unfamiliar activity in your bank accounts or missing money that you can't remember spending.
- Post arriving at your house for someone you don't know.
- Changes to your credit rating. For example, if you're refused a loan because your credit rating has worsened unexpectedly.

Good to know

You can add two-factor authentication to help secure your accounts. This adds an extra layer of security – it requires another log in credential and, usually, requires access to a device you own, such as your mobile phone. For example, a unique code might be sent to your phone that you need to log in to your account.

What to do

- **Act quickly:** Cancel any lost or stolen bank cards immediately.
- **Double-check**: If you're waiting for a new card or PIN number, or a new identity document such as a passport, and it's not delivered, alert the organisation responsible straightaway.
- **Watch your account**: Contact your bank immediately if there are any transactions on your account you don't recognise.
- **Keep PIN numbers and passwords safe**: Don't write them down or tell them to anyone.
- **Use strong passwords**: Try not to use the same password for more than one account, and avoid using obvious passwords.
- **Watch your cards**: Never let your cards or card details out of your sight when using them to buy something or withdraw money, and shield your PIN number.
- **Stay safe online**: Make sure your computer has up-to-date security software.
- **Phone security**: Lock your mobile phone with a PIN or password. If your phone is stolen, this will stop anyone getting the information on there.
- **Bin carefully**: Shred documents like bank statements and receipts before you throw them away.
- **When you move**: Give your new address to your bank and other relevant organisations and ask Royal Mail (page 35) to redirect your post.
- **Bereavement Register**: Sometimes fraud can be committed using the identity of people who have died. You can contact The Bereavement Register (page 36) to remove the deceased person's details from mailing lists, and the Government's Tell Us Once service (page 33) to inform all government departments of a person's death with just one call.

Who to contact

- Visit the identity theft section of the Action Fraud website or call Action Fraud (page 32) for further information on how to prevent identity theft.
- Contact the Citizens Advice consumer service for further advice (page 33).
- If your details have been stolen before, you might want to register with fraud prevention organisation CIFAS (page 32). For a small fee, it will alert its members to carry out further checks if someone applies for credit in your name.

"I received a parcel for someone I'd never heard of. The whole thing seemed a bit dodgy so I spoke to the local police who said I'd had my identity stolen!"

Jeff, 65



Investment and pension scams

There are many ways that scammers persuade people to part with their pension cash – from promising investment opportunities that are simply too good to be true, to giving false information. They may call several times and could even have details of previous investments you've made.



Recent changes that allow people to access their pension pots from the age of 55 have also given rise to a host of new scams.

What to watch out for

- Any cold calls about your pension.
- Companies that offer a 'loan', 'savings advance' or 'cashback' from your pension, or talk about new investment techniques.
- Offers of investments in stocks and shares in wine, jewellery, carbon credits or land, with rates of return that seem too good to be true.
- Offers of 'pension reviews' or new ways to get hold of your pension income before the age of 55 in exchange for a fee, for example by transferring your savings to a different scheme.
- Legitimate products that seem overvalued – for example, shares that exist but have little or no resale value.
- 'Pyramid' investment schemes, where you are asked for a fee to join and then need to recruit friends or relatives to get a return.
- Any offers about investments in cryptocurrency or foreign exchange trading.

What to do

- **Stay calm**: If you get calls offering you investments or access to your pension, don't be rushed or pressured.
- **Don't commit**: Always seek advice before making decisions.
- **Stop the call**: If you feel pressured or if the caller won't take no for an answer, end the conversation. Don't be embarrassed to put the phone down.
- **Talk to real advisers**: Learn more about making investments by contacting the Money Advice Service (page 34).
- **Get trusted pension advice**: Contact MoneyHelper or Pension Wise to find out about accessing your pension pot (page 34).
- **Foreign fraud**: Be wary of dealing with companies based overseas. They may be located there to avoid important regulatory requirements.
- **Check adverts carefully**: Don't buy from newspaper adverts or marketing leaflets unless you're sure that they're genuine.
- **Listen to your doubts**: If you think the offer sounds too good to be true, it probably is.

Who to contact

- Check whether companies are authorised by the Financial Conduct Authority (page 33).
- Check the scams warning list at **www.fca.org.uk/scamsmart**.
- Get independent pension advice. Contact the Pension Wise or MoneyHelper (page 34).
- You could also get advice from an independent financial adviser. You can find a list of registered advisers from the Money Advice Service or Personal Finance Society (pages 34-35).



Avoiding and dealing with scams

A tradesperson, company, catalogue or website may look professional and sound sincere, but how can you be sure if they are legitimate? Here are some ways to check their credentials, and make sure you're not being scammed.

Check their contact details

- Ask for a landline number and phone it to see who answers.
- Be wary if the person only has a mobile phone number and a PO Box address – these are easy to close and hard to trace.
- Find out a company's details, including its registered address, at **www.gov.uk/get-information-about-a-company**.

Note: If the address is overseas, the usual consumer rights may not apply or could be tough to enforce.

Good to know

If in doubt, always get further advice from the Citizens Advice consumer service (page 32).

Check if tradespeople are registered and regulated

- There are various official registration schemes for tradespeople, like the National House Building Council for builders, and Gas Safe for gas engineers.
- Financial services or companies should be regulated by the Financial Conduct Authority (FCA).
- If someone claims to be registered, check with the relevant trade organisation (or the FCA if it's a financial company) to make sure they're telling the truth (page 33).

Check reviews and recommendations

It's always best to get a reliable recommendation if you're buying a product or service. Search online for the company's name to see if there are any reviews. If it's a local business, ask people you know in the area.

It's easy to make convincing business cards and websites, they don't prove a person or company's legitimacy.

Still not sure?

- Contact the Citizens Advice consumer service (page 33).
- Contact TrustMark to find local tradespeople who comply with government-endorsed standards (page 36), or ask your local Age UK for an approved list of traders in the area.

For more information

For more information about different types of scams and what to look out for download **The Little Book of Big Scams** from the Metropolitan Police website (page 34) or email **cyberprotect@met.police.uk** for a copy.

Reporting a scam

If you've been the victim of scam, here are some tips on what you should do next:

It's nothing to be embarrassed about

Scams can, and do, happen to anyone. Don't be ashamed about reporting a scam – you could help stop it happening to someone else.

First call your bank, then Action Fraud

If you've lost any money in a banking fraud, the first thing you should do is get in touch with your bank so they can cancel any cards or freeze your account. Then, contact Action Fraud (page 32).

Your experience could help others

The information you provide could help authorities track down the scammer, making them pay for their crime and protecting others.

You might even get some money back

This can't be guaranteed unfortunately, but it may be possible in certain circumstances:

- If you paid for something by credit card in a transaction that turns out to be fraudulent, your card provider may offer protection.
- If you have household insurance, your policy may also provide cover in some circumstances.
- If the scammer is traced, it may be possible to prosecute them and recover your money.

Get advice whenever you're unsure

Be cautious if you're approached by someone claiming to help scam victims recover their money – this could also be a scam. Contact the Citizens Advice consumer service (page 33).

Top tips to remember

No one expects you to memorise all the advice in this guide. So here's a handy summary of top tips to help you stay safe.



Don't open emails or attachments from **someone you don't know**.



Your bank will never call you and **ask for your PIN number** or for you to give your card to a courier.



With doorstep callers remember: **Stop, Lock, Chain, Check**.



Avoid pension scams by getting **independent advice** before making decisions.



Don't believe letters claiming you have won a fortune. **If you haven't entered** a lottery or prize draw, **you can't have won it.**



Don't be embarrassed to hang up, say no, or ask someone to leave.



Who to contact for further help:
Action Fraud – to report a scam – **0300 123 2040**
Citizens Advice consumer service – **03454 04 05 06**

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

In Wales, contact Age Cymru: **0300 303 44 98**
www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**
www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**
www.agescotland.org.uk

Action Fraud

Centre for reporting fraud and internet crime in England, Wales and Northern Ireland. Call the helpline for advice on preventing fraud and what to do if you fall victim to it, or use the online fraud reporting service.
Tel: **0300 123 2040**
Textphone: **0300 123 2050**
www.actionfraud.police.uk

The Charity Commission for England and Wales

Regulator for all registered charities in England and Wales. Search on their website for registered charities.
Tel: **0300 066 9197**
www.gov.uk/charity-commission

In Northern Ireland contact the Charity Commission for Northern Ireland
Tel: **028 3832 0220**
www.charitycommissionni.org.uk

CIFAS

Provides a registration service to protect people whose details have been stolen or are considered vulnerable.
www.cifas.org.uk

Citizens Advice

National network of advice centres offering free, confidential and independent advice, face-to-face or by telephone.

In England, call Adviceline: **0800 144 8848**

In Wales, call Advicelink: **0800 702 2020**

For online information and to find details of your nearest Citizens Advice:
In England: **www.citizensadvice.org.uk**
In Wales: **www.citizensadvice.org.uk/wales**

Citizens Advice Consumer Service

Provides information and advice on consumer issues by telephone and online. Offers tips on avoiding scams.
Tel: **03454 04 05 06** (or **03454 04 05 05** for a Welsh-speaking adviser)

Financial Conduct Authority (FCA)

Provides advice on choosing a financial adviser. The FCA has a scam warning tool on their website for checking if an investment offer might be a fraud.
Tel: **0800 111 6768**
www.fca.org.uk
www.fca.org.uk/scamsmart

Financial Ombudsman Service

You can escalate complaints using this service if you're not satisfied with how your bank or building society has treated you after you've reported a scam.
Tel: **0800 023 4567**
www.financial-ombudsman.org.uk

Friends Against Scams

Offers information as well as schemes such as the Mail Marshals scheme.
www.friendsagainstscams.org.uk

Get Safe Online

Government-backed website that gives free advice and tips on using the internet securely.
www.getsafeonline.org

GOV.UK

Government website of services and information, with advice on crime prevention and the Tell Us Once service.
www.gov.uk
To find your local trading standards office visit
www.gov.uk/find-local-trading-standards-office

Law Society of Northern Ireland
Can check if a solicitor is registered in Northern Ireland.
Tel: **028 9023 1614**
www.lawsoc-ni.org

Mailing Preference Service (MPS)
Free register for individuals who do not want to receive unsolicited sales and marketing contacts by post.
Tel: **0207 291 3310**
www.mpsonline.org.uk

Metropolitan Police
Produces specialist scams publications.
Tel: **101**
Textphone: **18001 101**
www.met.police.uk

MoneyHelper
Gives impartial information about financial products and services and offers tips on everyday money management.

Its Pension Wise service offers guidance about your pension, as well as free appointments with an adviser.

Pensions Helpline: **0800 011 3797**
Money Adviceline: **0800 138 7777**
www.moneyhelper.org.uk

National Cyber Security Centre
Provides information and advice about staying safe online.
www.ncsc.gov.uk

Personal Finance Society
Can help you understand your financial choices when it comes to money and allows you to search for a qualified financial adviser.
Tel: **020 8530 0852**
www.thepfs.org

Royal Mail

If you or someone you know is receiving scam mail in the post, you can report it to the Royal Mail. You can post your letter directly to FREEPOST SCAM MAIL.
Tel: **03456 113 413**
Email: **scam.mail@royalmail.com**
www.royalmail.com

Solicitors Regulation Authority

Regulates solicitors and law firms across England and Wales. You can check if a law firm or individual solicitor is registered with them, and their website has a scam alert section.
Tel: **0370 606 2555**
www.sra.org.uk

Telephone Preference Service (TPS)

Free opt-out service for individuals who do not want to receive unsolicited sales and marketing telephone calls.
Tel: **0345 070 0707**
www.tpsonline.org.uk

The Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.
Tel: **020 7089 6403**
www.thebereavementregister.org.uk

Think Jessica

Campaign against scam mail. Includes stories of scam mail victims, along with resources for help and advice.
Email: **advice@thinkjessica.com**
www.thinkjessica.com

TrustMark

Organisation that helps you to find a reliable, trustworthy tradesperson.
Tel: **0333 555 1234**
www.trustmark.org.uk

Unbiased

List of qualified, independent financial advisers in your area.
Tel: **0800 023 6868**
www.unbiased.co.uk

Registered with FUNDRAISING REGULATOR

age UK

† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA.

Can you help Age UK?

If you would like to, please complete the donation form below with a gift and return to: **Freepost Age UK REPLY**. Alternatively, you can phone **0800 077 8751** or visit **www.ageuk.org.uk/donate**. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Your details

AGUK0081 MXAQ21CA08C007

Title: Forename: Surname:

Home address:

Postcode:

Email address:

We'd† like to keep in touch with you to tell you about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the products and services you can buy.

☐ **I do not wish** to receive communications by post.

We will never sell your data and we promise to keep your details safe and secure.

Please tick the box to let us know all the ways you'd like to hear from us:

☐ **I would** like to receive communications by email.

If you change your mind about how we can contact you, please email **contact@ageuk.org.uk** or call **0800 169 8787**. For further details on how your data is used and stored by the Age UK network go to **www.ageuk.org.uk/help/privacy-policy.**

Your gift

I would like to make a gift of £:

☐ I enclose a cheque/postal order made payable to Age UK, **or**

I wish to make payment by (please tick):

☐ MasterCard ☐ Visa ☐ CAF CharityCard ☐ Maestro

Card number Expiry date

Signature

Gift Aid declaration ☐ Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Today's date

* Age Cymru, Age Scotland and Age NI. **Please ensure you provide your full name and address**, and let us know if you wish to cancel your declaration, or if your tax status, name or address changes.

Age UK provides a range of services and your gift will go wherever the need is the greatest.

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:



Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to **www.ageuk.org.uk/readers-panel**.



Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to **www.ageuk.org.uk/donate**.



Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at **www.ageuk.org.uk/volunteer**.



Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at **www.ageuk.org.uk/campaigns**.



Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit **www.ageuk.org.uk/legacy**.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Looking after your money**
- **Staying safe**
- **Advice for carers**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/scams** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.

0800 169 65 65
www.ageuk.org.uk

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